

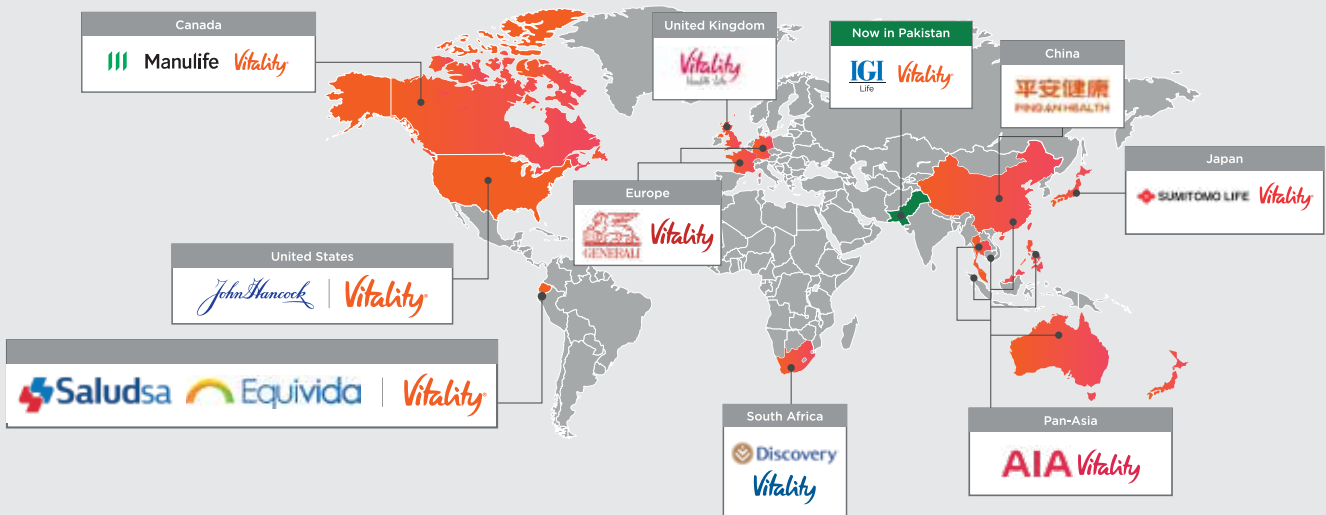
About IGI Life

IGI Life Insurance Limited, part of the Packages Group, marked its entry into the Life Insurance business through acquisition of controlling shares in American Life Insurance Company (Pakistan) Limited in April 2014. Acquisition by Packages Group makes IGI Life a one of a kind life insurance provider in Pakistan, as IGI Life's multinational heritage is now coupled with the local experience of the Packages Group, one of the most reputed business conglomerates in the country, having several joint ventures with leading global brands in the FMCG, Pharmaceutical and Packaging sectors. IGI Life's current product suite includes Life Insurance plans, Accident & Health Insurance and Employee Benefit Solutions. IGI Life is also amongst the first few companies to commence Family Takaful business in 2015 under Window Takaful Operations, thus offering Shari'ah-compliant solutions to our clients.

About Vitality Group

Guided by the core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending smart tech, data, incentives, and behavioural science, we inspire healthy changes in individuals and organisations. Vitality brings a global perspective through successful partnerships with the smartest insurers and most forward-thinking employers around the world. More than 10 million people in 22 countries engage in the Vitality programme.

Today, the Vitality program impacts over 10m lives in 22 markets



IGI Life Insurance Ltd.: 7th Floor, The Forum, Suite No. 701-713, G-20, Block 9, Khayaban-e-Jami, Clifton, Karachi-75600, Pakistan.
UAN: (+92-21) 111-111-711 | Tel: (+92-21) 35360040 | Fax: (+92-21) 35290042 | E-mail: vitality@igi.com.pk | Website: www.igilifevitality.com.pk
IGI Life Vitality is currently available in Karachi, Lahore, Islamabad and Rawalpindi only. For updates regarding the product launch in your city, please register on our website.

Disclaimer: IGI Life Vitality services are being provided in Pakistan through IGI Life Insurance Ltd. in collaboration with Discovery Vitality (Pty) Ltd. which is an authorised financial services provider in South Africa with registration number: 1999/007736/07. Terms & Conditions apply.



Future Smart Plan



Pakistan's first active life insurance

Future Smart Plan

THE GUIDE

A Mobile-led Strategy

The programme is based on the shared-value approach that incentivises you to manage your health. It helps you get healthier by giving you tools, knowledge, access and motivation to improve your health, and is based on a three-pronged approach:

- Know your health
- Improve your health
- Enjoy the rewards

The IGI Life Vitality App is the primary tool for engagement that helps you achieve your goals by monitoring your activity and allowing you to redeem attractive rewards along the way. You can download the IGI Life Vitality App on your Android or iOS mobile device.* Register on the IGI Life Vitality App using your email ID and insurer code that is provided in the welcome email after you purchase the policy.

1. Know Your Health

- Vitality Health Check
- Vitality Health Review
- Vitality Nutrition Assessment
- Non-smokers' Declaration
- Vitality Age

3. Enjoy the Rewards

- Weekly Rewards (Active Rewards)
 - Easy Tickets
 - Foodpanda
 - Mobile Top Up
- Monthly Reward
 - Up to 100% cashback on Samsung Galaxy Watch.**
- Annual Reward
 - Integrated Benefit

*Terms & Conditions apply
**Terms & Conditions apply



2. Improve Your Health

- Earn physical activity points and get weekly rewards
- Receive points for completing the Know Your Health section, falling within the healthy range and completing your physical activity targets. The Vitality Active product consists of 4 statuses:
 - Bronze
 - Silver
 - Gold
 - Platinum

How is IGI Life Vitality Different from Traditional Life Insurance?

Traditional Life Insurance	 Future Smart Plan
Focused on fear of death, morbidity/disability	Focused on leading a healthy and active life
Commoditised product (life insurance policy)	Differentiated insurance plan + healthy and active lifestyle
Long-term investment, no short-term benefit	Long-term investment + Active Rewards on weekly basis + Up to 100% cashback on Samsung Galaxy Watch* + Annual Integrated Benefit*
Protects future of policyholder's family	Protects future of policyholder's family + leads to an improved healthy and active lifestyle of the policyholder
Mobile app only for policy details and general information	Mobile-led strategy, IGI Life Vitality App linked to device**
No focus on health	Focuses on health through screening assessments via Vitality Health Check + Vitality Health Review + Vitality Nutrition Assessment + Non-smokers' Declaration + Vitality Age
Low involvement product through yearly transactional relationship only	High involvement product through weekly engagements

*Terms and Conditions apply
**It is recommended to use a wearable device but your mobile can still track your physical activity through Samsung Health App for Android and Health App for iOS. For details, kindly call UAN (+92-21) 111-111-711. Terms and Conditions apply.